Jobber's Home Budget
User Manual - v1.0

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February 24, 2005

Contents

1 Purpose

Jobber's Home Budget was designed to give the average person a way to organize his/her home budget. It allows one to keep a record of his/her purchases, as well as keep track of how much money he/she has left to spend in any particular area of the budget.

2 Basic Structure

Jobber's Home Budget utilizes three key components:

- Accounts
- Categories
- Transactions.

2.1 Accounts

Accounts are the broadest objects in the world of JHB. An **Account** can be thought of as a physical account, like your checking/savings accounts, or a theoretical account, like Petty Cash. An **Account** is broken down into **Categories**. The balance of an **Account** is defined as the sum of the balances of all the **Categories** within that **Account**. Every **Account** *MUST HAVE AT LEAST ONE* **Category**. All **Accounts** must have *DISTINCT* names.

2.2 Categories

Categories are divisions within an **Account**. Each **Account** can have multiple **Categories**, but each **Category** belongs to *EXACTLY ONE* **Account**. **Categories**, like **Accounts**, must have *DISTINCT NAMES*.

2.3 Transactions

Now, **Accounts** and **Categories** only tell you how much money you currently *have*. In order to keep track of money you've *spent*, we'll need to use **Transactions**. **Transactions** are actions that involve **Categories**. **Accounts** are never specified in **Transactions**. The only way an **Account** is influenced by a **Transaction**, is through the **Categories** within that **Account**. **Transactions** can have three different effects:

- SUBTRACTING money FROM a **Category**
- ADDING money TO a **Category**
- TRANSFERRING money FROM one **Category** TO another **Category**

Transactions are created and executed using the Basic Transaction Dialog, located under "Transactions-¿Basic Transaction." For more information about executing **Transactions**, see the HOW-TOs.

2.3.1 Split Transactions

While most **Transactions** only influence one **Category** (or two if it's a TRANSFER), there may be times, when you spend money from different **Categories** during the same **Transaction**. For example, if you went to a store that sells a lot of different items, you may have one receipt that has money taken out of many different **Categories**. In this case, you don't want to have to make a new **Transaction** for each section of the receipt. It's much clearer to have each receipt represented as a single **Transaction**. In this case, we'll need to SPLIT the **Transaction** into multiple parts. Each part is still an ADD, SUBTRACT, or TRANSFER involving one or two **Categories**, but now you can combine them all into one **Transaction** to make your records more clear.

3 Advanced Features

3.1 File Names and Default Budget

The first thing you'll notice when running JHB, is the dialog which pops up the first time you run it. This dialog is used to allow you to choose where you want your JHB files to be saved. Whatever folder you choose will have the folder "HomeBudgetFiles" created inside it, and all JHB files will be stored there. All JHB files end in the file extension ".jhb" The default filename is "homebudget.jhb" JHB will always try to load this budget when it is run. If you want to have multiple budgets, simply use "File-¿Save Budget As..." and create your own file name. The "homebudget.jhb" file will still be loaded by default, but you can use "File-¿Open" to open any .jhb file.

3.2 Default Petty Cash Configuration

The second window that pops up the first time you run JHB is the Default Petty Cash Dialog. This window opens whenever you create a New Budget. The Default Petty Cash Configuration is as follows: An **Account**, "Petty Cash - Acct," will be created automatically. This **Account** will also have a **Category** called "Petty Cash". The way this configuration works is that any time a **Transaction** is executed with the "Petty Cash Transaction" check-box checked, the action of that **Transaction** will be carried out, not only in the **Category** selected, but it will also be mirrored in the "Petty Cash" **Category** as well. If you choose not to use the Default Petty Cash Configuration, the "Petty Cash Transaction" check-box is not used for anything.

3.3 Transaction Info and Undo

The Transaction Log tab of JHB shows abbreviations of every **Transaction** executed. If you want to all the information regarding a particular **Transaction**, simply double-click on it's entry in the Transaction Log. This will launch the Transaction Info dialog, which will also allow you to Undo the **Transaction**, which will remove it from the Transaction Log, as well as reverse it's action, as if it had never been executed.

3.3.1 Tax Deductible Transactions

In order to keep track of which **Transactions** you can deduct from your taxes, I have included a "Tax Deductible" check-box in the Basic Transaction dialog. Checking this box will simply mark the current **Transaction** as Tax Deductible, so that you can later identify it as such.

3.4 Recurring Transactions

Recurring Transactions are **Transactions** which you will want to execute multiple times, changing nothing but the date on which it was executed. Any **Transaction** can be saved as a Recurring Transaction by simply pressing the "Save As Recurring" button in the Basic Transaction Dialog. Recurring Transactions must have DISTINCT names. The name of a Recurring Transaction is the "Description" typed into the Basic Transaction Dialog.

3.5 Check Off Labels

Check-Off Labels are a way of, you guessed it, "checking off" your **Transactions**. You can give different **Transactions** different labels. You may want to simply label **Transactions** you've already verified with an "X", or perhaps mark which credit card statement a **Transaction** belongs to by labeling it "Discover: Feb. 2005" All Check-Off Labels mush be DISTINCT, and when a Check-Off label is deleted, all transactions with that label are reset to a blank check-off.

3.6 Statistics Look-ups

Statistics Look-ups are probably the most useful feature in JHB. By clicking on the "Statistics" tab, you can search through your existing **Transactions** using a variety of criteria. Currently the criteria are:

- Date of **Transaction**
- Category of **Transaction**
- Additions/Subtractions or Both (required field)

- Check-Off Label
- Petty Cash
- Tax Deductible

Note: when Petty Cash or Tax Deductible are selected, ONLY **Transactions** that match are returned, however, when they are NOT selected, both matching and not matching (for those criteria) are returned. Also, Check-Off Labels are only matched when the "Match Check-Off Label" box is checked.

When a statistics look-up is performed, two things happen. First, a Matching Transaction dialog appears with the matching **Transactions** listed. This table behaves exactly like the Transaction Log table, in that you can select a **Transaction** by double-clicking it, then undo or set the Check-Off Label for that **Transaction**. Second, underneath the search criteria in the Statistics tab, the total amount of the **Transactions** matching your query will be printed out. However, if you do not select a **Category**, which implies all **Categories** are matched, the totals printed may not be very accurate, since TRANSFERS may be counted twice.

3.7 Printing

JHB also supports a very crude interface with a printer. It allows you to print one of 3 things.

- The "Matching Transactions" from a Statistics Look-up
- A **Transaction's** "Info"
- The Balance of an **Account** and all it's **Categories**

The format is not very pretty on the printouts currently, hopefully it will improve in later versions.

4 HOW-TOs

4.1 Budgets

4.1.1 Creating a New Budget

Creating a New Budget is simple, simply click on the "File" menu item and select "New Budget," from now on, denoted as: "File → New Budget."

4.1.2 Saving a Budget

Saving the current Budget is a simple task. To save to the current name, which is whatever name was last loaded, simply select ”File → Save Budget”. If you want to specify a name, select ”File → Save Budget As...”

4.2 Accounts

4.2.1 Creating a New Account

Select ”Accounts → New Account” The New Account Dialog Window will appear (See Figure 5). Simply type the name of your account, and click the ”Create New Account” button.

4.2.2 Removing an Account

Select ”Accounts → Edit Account” The Edit Account Dialog Window will appear (See Figure 3). Simply select the **Account** you want to remove from the list labeled ”Select Account To Edit” and click the ”Remove Selected Account” button.

4.2.3 Adding a Category

Select ”Accounts → Edit Account” The Edit Account Dialog Window will appear (See Figure 3). Select the **Account** to which you wish to add a **Category** from the ”Select Account To Edit” list. Then type the name of your **Category** in the ”Enter New Category” text field, enter a starting balance (if you want) in the field below it, and click the ”Add New Category” button.

4.2.4 Removing a Category

Select ”Accounts → Edit Account” The Edit Account Dialog Window will appear (See Figure 3). Select the **Account** to which the **Category** belongs from the ”Select Account To Edit” list. Then select the **Category** you want to remove from the ”Select Category to Remove” list. Once selected, click the ”Remove Category” button.

4.3 Categories

See ”Accounts”

4.4 Transactions

4.4.1 Executing a Basic Transsaction

To execute a Basic **Transaction**, select "Transactions → Basic Transaction" The Basic Transaction Dialog Window will appear (See Figure 2). Enter the date of the **Transaction**, either by using the "Today," "Previous," and "Next" buttons, or by selecting the date manually. Then enter a "Description" of the **Transaction**, as well as the "Amount," effected **Categories**, and the "Action" You can also mark the **Transaction** as Tax Deductible, or Petty Cash, by using the provided check-boxes. Once all the information has been entered, click the "Execute" button to actually execute the **Transaction**.

4.4.2 Executing a Split Transaction

If you want to "Split" your **Transaction**, follow the steps above to get to the Basic Transaction Dialog Window, then click the "Split" button, this will open the Split Transaction Dialog Window (See Figure 8). You can then enter the information of each Split. Clicking on the "Add Split Transaction" button adds the current Split to your original **Transaction**. You can see the total "Amount" of all your Splits in the Basic Transaction Dialog's "Amount" field. When you're finished adding splits, click the "Done" button. You can then either execute or save your **Transaction**.

4.4.3 Saving a Recurring Transaction

Saving a Recurring Transaction is very similar to executing a **Transaction**. The only difference is that you can leave of the "Date" field, since you won't be executing it *yet*. Once all the information about the **Transaction** is entered, click the "Save As Recurring" button to save it (See Figure 2). The name of the saved **Transaction** will be the "Description" you entered.

4.4.4 Executing a Recurring Transaction

Executing a Recurring **Transaction** is simpler than executing a Basic **Transaction** because you've already entered all the information (except for the date). Select "Transactions → Recurring Transactions" This will open the Recurring Transaction Dialog Window (See Figure 7). Select the date you'd like to execute the **Transaction** on, then select the **Transaction** to execute from the drop-down list. Click the "Execute" button to execute the Recurring **Transaction**.

4.4.5 Checking off a Transaction

4.4.6 Undoing a Transaction

4.4.7 Deleting a Recurring Transaction

4.4.8 Clearing the Transaction Log

4.5 Statistics

4.5.1 Performing a Statistics Look-up

4.6 Notes

The Notes tab is simply a text area for you to jot down notes you want to remember about your budget. Maybe you leant someone money and you don't want to forget, or borrowed money and you're hoping they will forget ;) (See Figure 6).

4.7 Printing

4.7.1 Printing Account Balance

4.7.2 Printing Transaction Info

4.7.3 Printing Matching Transactions

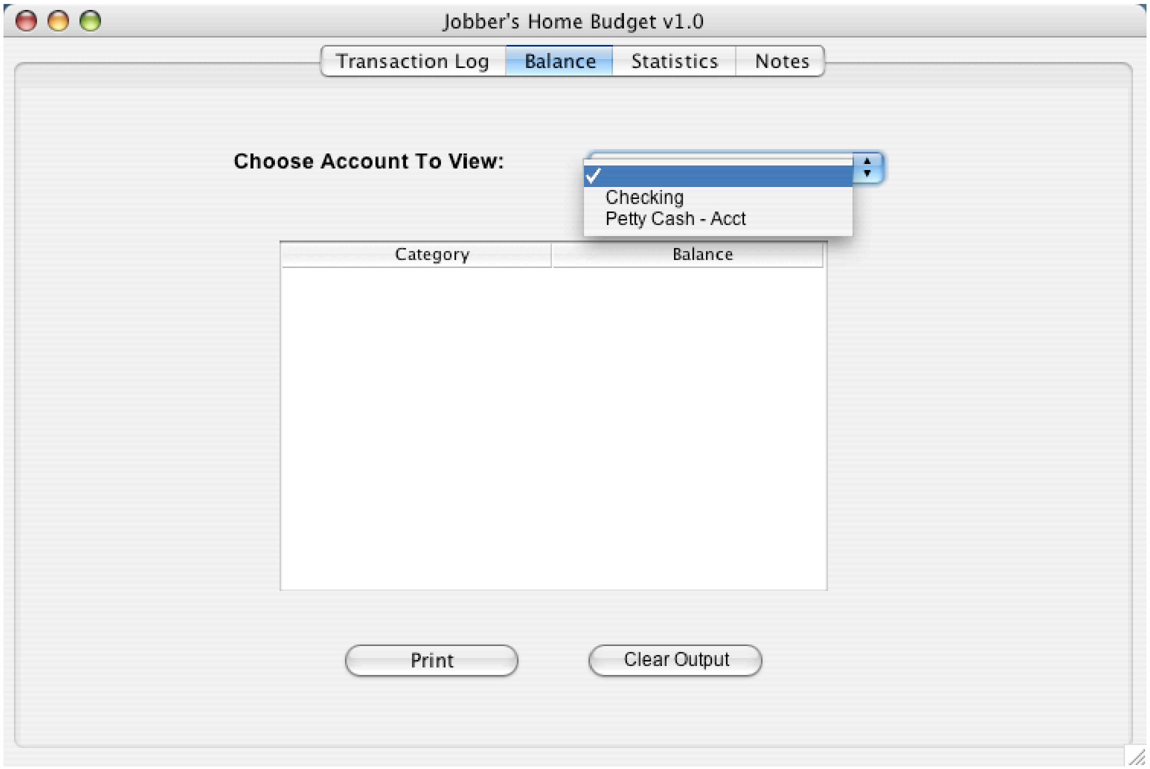

Figure 1: Balance Tab (*not to scale)

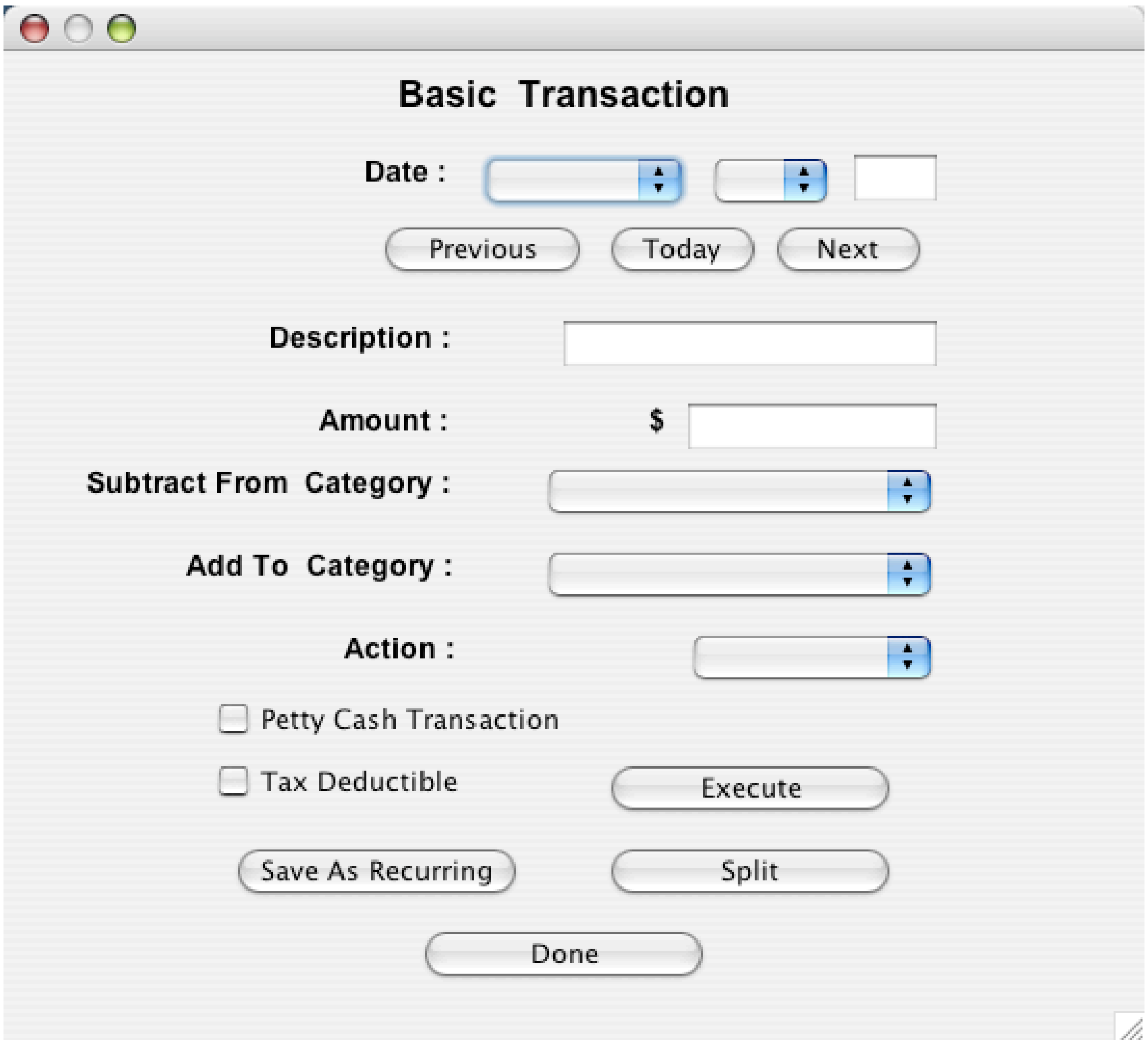

Figure 2: Basic Transaction Dialog (*not to scale)

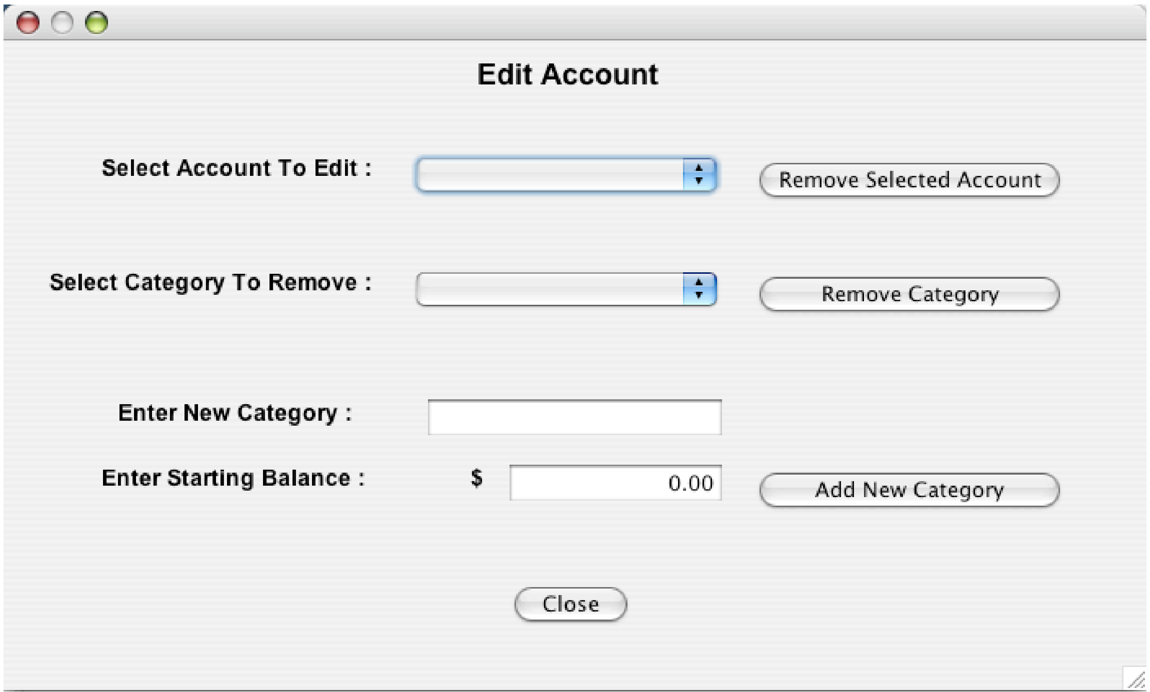

Figure 3: Edit Account Dialog (*not to scale)

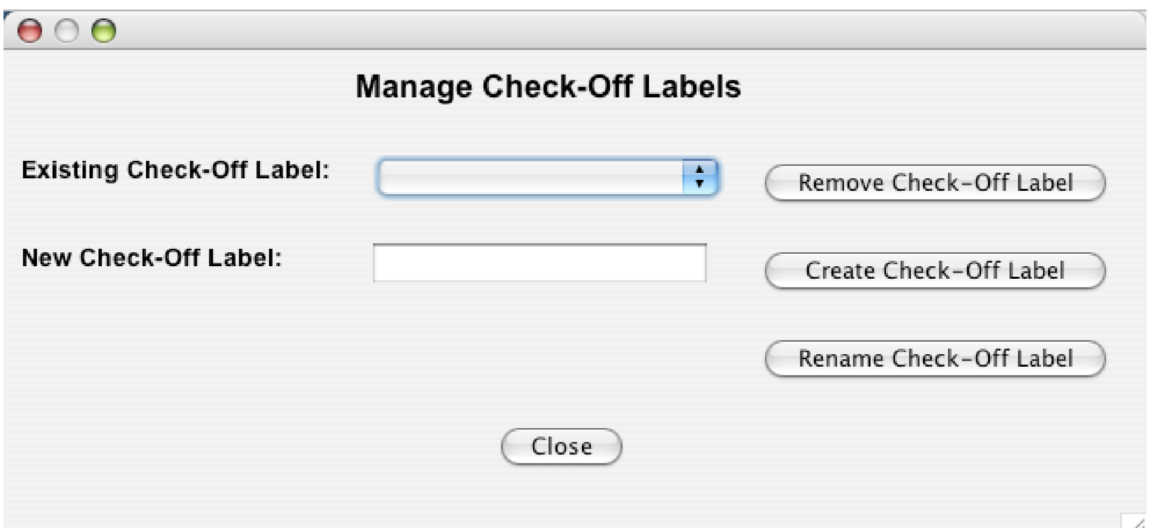

Figure 4: Manage Check-Off Label Dialog (*not to scale)

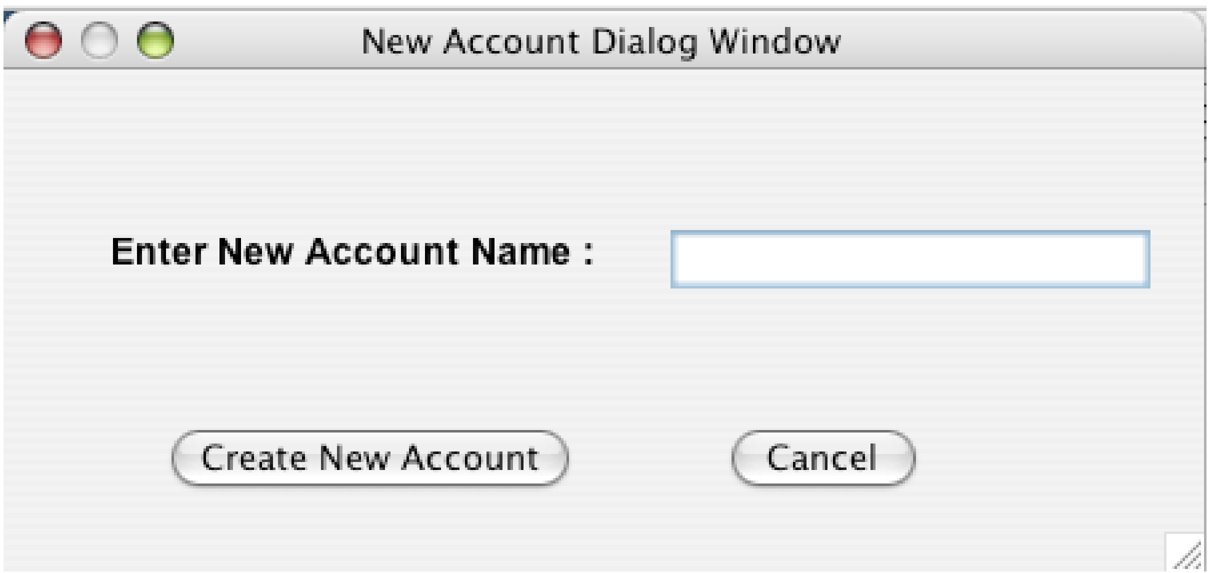

Figure 5: New Account Dialog

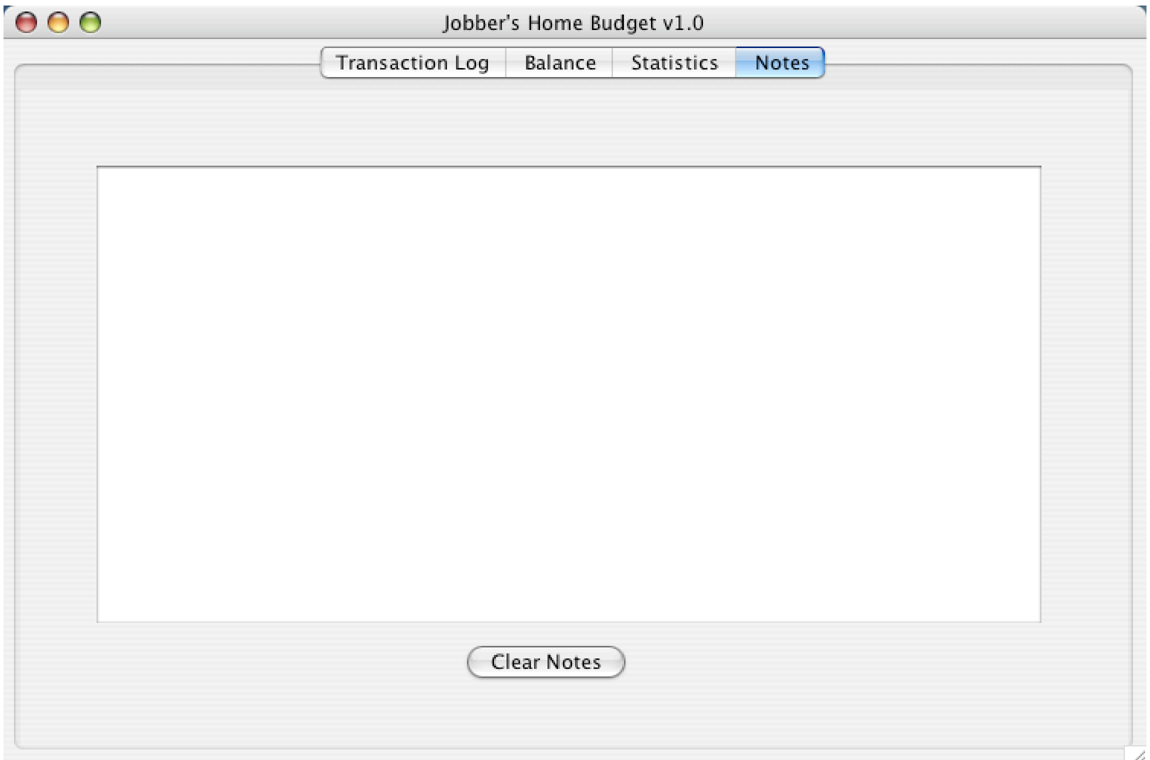

Figure 6: Notes Tab (*not to scale)

Figure 7: Recurring Transaction Dialog

Figure 8: Split Transaction Dialog

Figure 9: Statistics Tab (*not to scale)

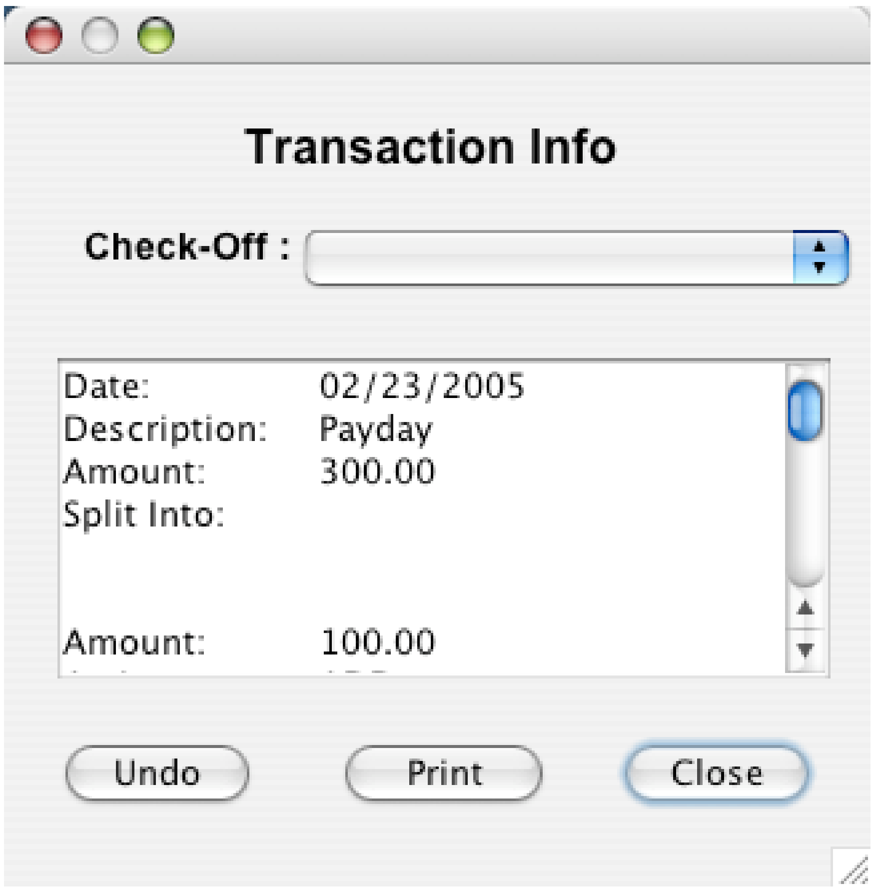

Figure 10: Transaction Info Dialog

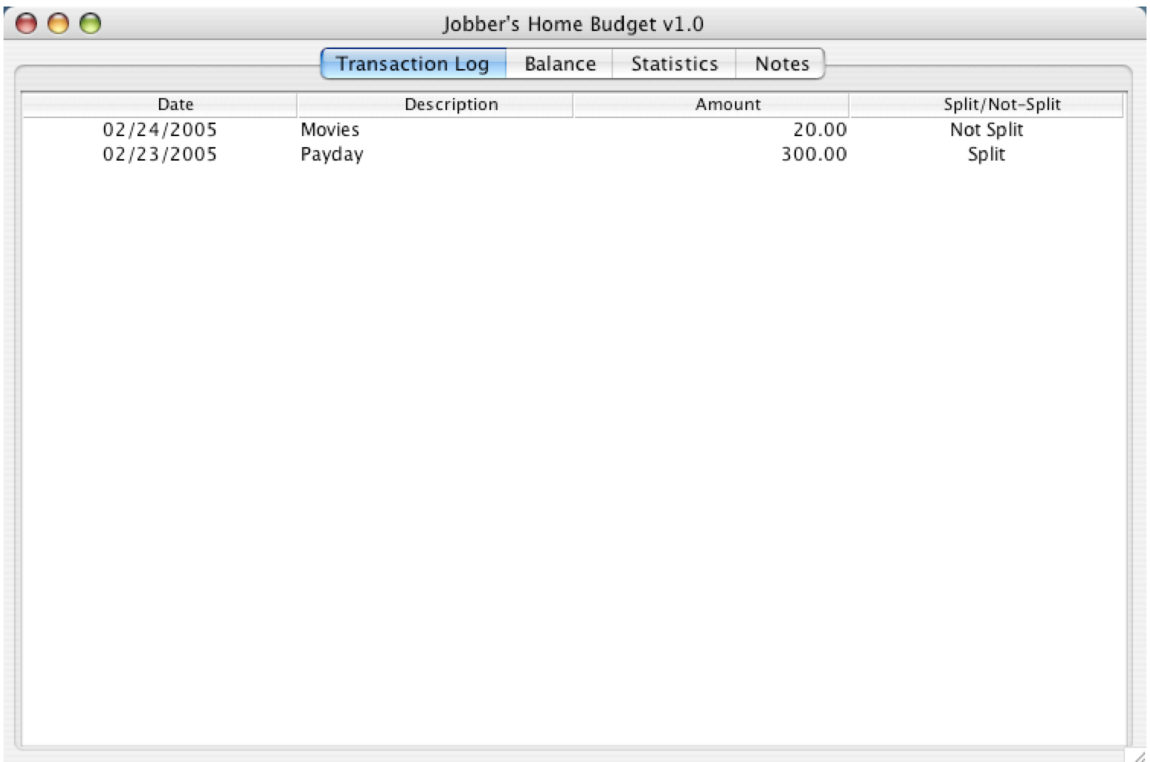

Figure 11: Transaction Log Tab (*not to scale)